

## Make Sure You Are Covered on Vacation

Did you know you are responsible for medical care abroad? Read on to learn more.

## Filing a Property Claim

Follow these steps after a disaster to quickly and efficiently file a property claim.

## Children and Hot Cars: A Deadly Combination

Deaths from children left in cars happen too often. Read on for prevention tips.

### LIFE

## Make Sure You Are Covered on Vacation

According to a recent survey, 25 per cent of Canadians will, at some point in their lives, need some type of medical care while travelling. Unfortunately, only a little more than 33 per cent of travellers purchase medical insurance for their trips, even though they are the ones responsible for paying the bill when it comes to medical expenses incurred abroad.

When survey-takers were asked about costs of medical care when travelling, a large number of Canadians were mistaken about exactly how much those potential travel expenses could be. Even more alarming, only around 50 per cent of Canadians knew that they were responsible for the cost of care once they exited the country.

Before heading off for your family vacation, check with your insurance broker to make sure you are covered in case a medical emergency happens abroad. Your vacation is a time for relaxation and fun, but it can quickly turn into a financial disaster if you don't plan ahead.

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## Filing a Property Claim

When a natural disaster strikes, the last thing you want to think about is going back to survey the damage and file a claim. However, this important step will ensure that you are reimbursed for damages and that your family regains a sense of security.

1. **Protect your property from further damage.** Cover as much as you can if it is exposed to the elements, and, if reasonable and necessary, make temporary repairs. Be sure to maintain records of all expenses incurred.
2. **Take photos of all the damage, if possible.**
3. **Take inventory of damaged personal property.** List the quantity, value and description of each item. Attach any bills or receipts to the list.
4. **Retain damaged property until a claims adjuster approves its disposal (unless a danger exists).** The adjuster may need to inspect the property, and the insurance company may be able to salvage the damaged property.
5. **Notify police if there is theft.**
6. **Expect to be contacted by a claims adjuster within two working days.** Please call Beyond Insurance Brokers Inc. if you have not been contacted within that timeframe. Be prepared to provide additional information as requested by the claims adjuster.

What is covered under homeowners' insurance can vary from policy to policy. Never wonder if you have the appropriate coverage for a certain situation, always consult your policy to make sure you and your family have the protection you need.

## Children and Hot Cars: A Deadly Combination

The summer months pose a unique set of dangers for Canadians of all ages: heat risks. A fatal heat risk that generally affects young children is being trapped in a car on a hot day. Within 10 minutes, the temperature inside the car can reach 50° C (122° F), causing heat stroke—or even death.

According to statistics from [kidsandcars.org](http://kidsandcars.org), around 38 hot car deaths happen each year, whether it's due to small changes in routine that caused the parent or guardian to become distracted, children climbing into cars on their own and getting locked in, or parents knowingly leaving their children in cars for too long. Here's how you can help prevent hot car deaths:

- Keep your purse, briefcase or cellphone next to your child in the back seat so that you have to open a back door to retrieve it.
- Have your day care provider call you whenever you do not show up on days they are scheduled to care for your child.
- When a child is missing, check your vehicle immediately. Sometimes children play inside vehicles and get locked in accidentally.
- If you see a child alone in a car on a hot day, call 911 immediately.



## IN THE KNOW

### Watch Out for Flood Vehicles

A "flood vehicle" is one that has been submerged in water up to dashboard level. These vehicles are considered a risky purchase because water that reaches such a high level on the inside and outside of the car can severely damage the airbags, brake system, heating and cooling systems, acceleration and steering—without showing any obvious signs of damage to the potential buyer.

Some Canadians are duped into buying these vehicles because the flood damage is not listed on the vehicle's history. If you purchase one of these vehicles, it cannot be registered, insured or even driven on Canadian roads.

Even if a Carfax or CarProof report states that there has been no flood damage to a car you want to purchase, you should still have the vehicle inspected by a qualified professional who knows what to look for. If a flood vehicle has been sold to you without the dealer notifying you that it has experienced flood damage, the dealer could face fines.

Driving a flood vehicle is dangerous and unsafe, so make sure you research the vehicle before you purchase.

## Sunscreen Basics

Most Canadians are unaware of exactly how much ultraviolet radiation their sunscreen is blocking. No sunscreen can offer full protection from the sun, so each bottle is labelled based on sun protection factor (SPF) strength. A sunscreen labelled SPF 15 stops about 93 per cent of UVB rays from penetrating the skin. Surprisingly, a sunscreen labelled SPF 30 only blocks about 4 per cent more UVB rays than the SPF 15. Many people mistakenly think the SPF 30 blocks twice as much, but this is not the case.

When choosing sunscreen, it's important to note that certain ingredients that block UVB rays are not effective in blocking UVA rays. For this reason, it's best to purchase a "broad spectrum" sunscreen, which protects from both types of rays. UVA rays are more dangerous than UVB rays, as they are more likely to lead to skin cancer. And don't forget to check the expiration date on the sunscreen bottle. If the bottle is expired or has been in your cabinet for longer than three years, throw it away.

To make choosing the right sunscreen more straightforward, Health Canada added a "Skin Cancer" and "Skin Aging" alert to sunscreen labels, which states that wearing sunscreen does not necessarily prevent either hazard. A "Water Resistant" label was also added, explaining how long the sunscreen provides protection from UV rays when swimming or heavy sweating is involved, and it also gives instructions for when to reapply.

**inSIGHTS**